

United States Bankruptcy Court
Eastern District of Virginia
Richmond Division

In re:

Case Number 11-32048-KRH
Chapter 13

Andrea Viktoria Jones

Debtor(s)

**NOTICE TO DEBTOR(S) AND CREDITORS
CONCERNING ISSUANCE OF DISCHARGE**

The Trustee has filed a report of completion of plan payments. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

TO THE DEBTOR(S):

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s') Certification of Compliance with 11 U.S.C. §1328 as required by Local Bankruptcy Rule 4008-2(A). A copy of this form may be obtained from the Clerk's Office or via the Bankruptcy Forms button on the Court's Internet web site at www.vaeb.uscourts.gov. Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

TO CREDITORS:

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing unless, within 21 days of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §522(p)(1) of the Bankruptcy Code that exceeds \$125,000 in value for cases filed before April 1, 2007, \$136,875 if the case was filed April 1, 2007 through March 31, 2010, or \$146,450 if the case was filed on or after April 1, 2010, and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §522(q)(1)(A) or liable for a debt of the kind described in §522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: January 20, 2016

William C. Redden , Clerk
United States Bankruptcy Court

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Andrea Viktoria Jones
 Debtor

Case No. 11-32048-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: nt400815

Page 1 of 1
 Total Noticed: 9

Date Rcvd: Jan 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2016.

db #+Andrea Viktoria Jones, PO Box 336, Montpelier, VA 23192-0336
 cr +Union First Market Bank, c/o Kimberly A. Pierro, Esquire, Kutak Rock LLP,
 1111 East Main Street, Suite 800, Richmond, VA 23219-3521
 10497077 Drs. Kowal & Macilwaine, P.C., C/O Berkeley, Curry & Cook, 1301 N. Hamilton St., Suite 200,
 Richmond, VA 23230-3959
 10348909 +Hanover County, M. Scott Miller, Treasurer, 7497 County Complex Rd #114,
 Hanover, VA 23069-1529
 10517476 +Hanover County, Virginia, County Attorney's Office, PO Box 470, Hanover, VA 23069-0470
 10348911 +Unlstmrkbtbk, Po Box 446, Bowling Green, VA 22427-0446

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 10481307 E-mail/Text: tjohnson@denovusltd.com Jan 21 2016 02:32:37 Denovus Corporation LTD,
 re: MBNA, 480 Johnson Rd, Ste 110, Washington, PA 15301-8936
 10483651 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 21 2016 02:32:29 DENOVOUS CORPORATION LTD,
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 10348910 +E-mail/Text: colleen.atkinson@rmscollect.com Jan 21 2016 02:33:09 Receivable Management,
 7206 Hull Street Rd Ste, Richmond, VA 23235-5826

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 10481306 ##+Berkeley, Curry, & Cook, re: Drs. Kowal & Macilwaine, 1301 N Hamilton St, Ste 200,
 Richmond, VA 23230-3959

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2016 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
 station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
 Richard James Oulton on behalf of Debtor Andrea Viktoria Jones 2debtlawgroup@gmail.com,
 thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;jkrumbein@krumbeinlaw.com
 Roger C Hurwitz on behalf of Debtor Andrea Viktoria Jones rchurwitz@gmail.com

TOTAL: 3